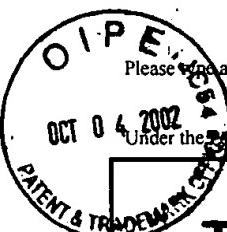


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TRANSMITTAL FORM

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Total Number of Pages in this Submission:

Application No.	09/901,962
Filing Date	July 10, 2001
First Named Inventor	David Sacks
Group Art Unit	2164
Examiner Name	
Total Number of Pages in this Submission:	
Attorney Docket No.	PAY00-004

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee attached	<input type="checkbox"/> Assignment Papers for an application	<input type="checkbox"/> After-Allowance Communication to Group
<input type="checkbox"/> Amendment/Response <input type="checkbox"/> After Final	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Affidavit/Declaration(s)	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Power of Attorney by Assignee, with Revocation of Former Powers	<input checked="" type="checkbox"/> Additional Enclosure(s)
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	<input type="checkbox"/> Small Entity Statement	<input checked="" type="checkbox"/> Copies of 4 patent documents cited in IDS
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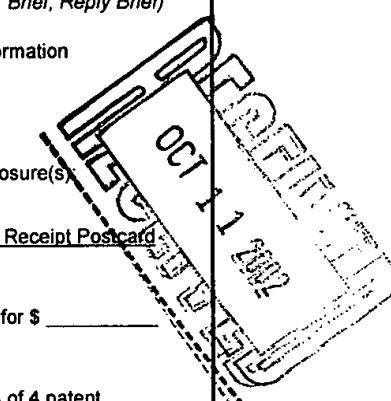
Name	Daniel E. Vaughan (Registration No. 42,199)	Date	September 13, 2002
Signature		Telephone	650/474-1973
Address	702 Marshall Street, Suite 310, Redwood City, CA 94063	Facsimile	650/474-1976

CERTIFICATE OF MAILING

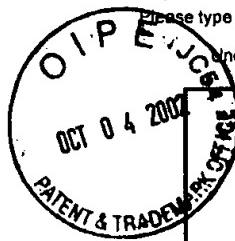
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Type or Printed Name	Daniel E. Vaughan	Signature	
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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	09/901,962
				Filing Date	July 10, 2001
				First Named Inventor	David Sacks
				Group Art Unit	2164
				Examiner Name	
(Use as many sheets as necessary)					
Sheet	1	of	1	Attorney Docket No.	PAY00-004

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231. Form 1449 Substitute



Attorney Docket No.: PAY00-004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Sacks
Application No. : 09/901,962
Filed : July 10, 2001
Docket : PAY00-004
Title : System and Method for Third-Party Payment Processing

Group/Art Unit : 2164
Examiner :

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

(New Application) Copies of each listed publication and U.S. and foreign patent, except for pending U.S. applications, are submitted herewith, along with a concise explanation of information in a foreign language (if any).

(Continuation Application) The listed references were cited by the Applicant(s) or Examiner in the parent application, U.S. Serial No. _____, filed on _____. Pursuant to 37 C.F.R. § 1.98(d), copies of these items are not enclosed but may be found in the file history of the parent application.

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

37 C.F.R. § 1.97(b). No fee is believed due, because (check all that apply):

- (1) It is being filed within 3 months of the application filing date; OR
- (2) It is being filed within 3 months of entry of a national stage; OR
- (3) It is being filed before the mailing date of the first Office Action on the merits.

37 C.F.R. § 1.97(c). If this statement is being filed after the latest of: (1) three months beyond the filing date of a national application; (2) three months beyond the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) the mailing date of a first office action on the merits, but before the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, then:

- a certification as specified in 37 C.F.R. § 1.97(e) is provided below; **or**
- a fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.

37 C.F.R. § 1.97(d). If this statement is being filed after the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, but before payment of the issue fee, then:

- a certification as specified in § 1.97(e) is completed below; **and**
- a petition under 37 C.F.R. § 1.97(d) requesting consideration of this statement is submitted herewith; **and**
- a fee of \$130.00 as set forth in § 1.17(i) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.

Statement under 37 C.F.R. § 1.97(e). I hereby certify that either: each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the information disclosure statement; or no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement:

Signature: _____ Date: September 13, 2002
Daniel E. Vaughan (Reg. No. 42,199)

Respectfully submitted,

Date: September 13, 2002

By: Daniel E. Vaughan
Daniel E. Vaughan (Reg. No. 42,199)

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